

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Karen Elisabeth Roth

S.S. No.: xxx-xx-8184

Mailing Address: 105 Dixie Lane, Chapel Hill, NC 27514-

Case No. 11-80336

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on February 24, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 16, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 1/7/11

Lastname-SS#: Roth-8184

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Drive Time - 910	1	\$14,922	5.00	\$72	\$323.47	2006 Nissan
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes Amount

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI= None(\$0) None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ \$348 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 8.56 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American Express
777 American Expressway
Fort Lauderdale, FL 33337-0001

J.Jill Credit Plan
PO Box 653054
Dallas, TX 75265-3054

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Capital One****
Post Office Box 85167
Richmond, VA 23285

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Chase ****
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Lending Club
300 Covington Way
Redwood City, CA 94063

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citi Card**
Post Office Box 6500
Sioux Falls, SD 57117-6500

Macy's **
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

DriveTime Credit
Post Office Box 53087
Phoenix, AZ 85072

New York & Company
Post Office Box 182122
Columbus, OH 43218-2122

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Employment Security Commission
Unemployment Insurance Division
Post Office Box 25903
Raleigh, NC 27611-5903

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Franklin Wood Apartments
1521 East Franklin Street
Chapel Hill, NC 27514

Stores National Credit
P O Box 183083
Columbus, OH 43218-3083

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

WFNNB
Post Office Box 182128
Columbus, OH 43218-2128